

LOCAL BANKRUPTCY FORM 3015-1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Jones, Kevin S.
Jones, Linda L.

CHAPTER 13
CASE NO. 4:17-bk-03221

☐ ORIGINAL PLAN
☒ AMENDED PLAN First Amended Plan
AMENDED (Indicate 1st, 2nd, 3rd, etc.): ☐
Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments From Future Income

1. To date, the Debtor paid \$591.66(enter \$0 if no payments have been made to the

Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 67,330.20 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payments	Total Monthly Payment	Total Payment Over Plan Tier
1	60			1122.17	67,330.20
Total Payments:					67,330.20

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ~~XXX Debtor is at or under median income. This line is checked, the rest of § 1.B need not be completed or reproduced.~~
~~XXX Debtor is over median income. Debtor calculates that a minimum of \$ must be paid to allowed unsecured creditors in order to comply with the Means Test.~~

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ _____. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS

A. Pre-Confirmation Distributions Check one.

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtors Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Bayview Loan Servicing LLC	1055 Memorial Ave, Williamsport, PA 17701-4668	13
Pennsylvania State Employees CU	2012 Jeep Grand Cherokee	13
Service First Federal Credit Union	2010 Chrysler Sebring	13

C. Arrears (Including, but not limited to, claims secured by Debtors principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Bank of America	5832 Windsor Ave, Philadelphia, PA 19143-5220
Ditech	5832 Windsor Ave, Philadelphia, PA 19143-5220
PNC Bank Mortgage Service	5834 Windsor Ave, Philadelphia, PA 19143-5220
PNC Bank Mortgage Service	5836 Windsor Ave, Philadelphia, PA 19143-5220

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS

A. Administrative Claims

1. Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney fees Complete only one of the following options:

- a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments
- Level 2: Debtor's attorney's fees
- Level 3: Domestic Support Obligations
- Level 4: Priority Claims, pro rata
- Level 5: Secured claims, pro rata
- Level 6: Specially classified unsecured claims
- Level 7: General unsecured claims
- Level 8: Untimely filed unsecured claims to which the debtor has not objected

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.

- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 3-20-18



Attorney for Debtor



Debtor



Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:

KEVIN S. JONES
LINDA L. JONES

Debtor(s)

Chapter: 13Case No.: 4-17-03221

NOTICE

The confirmation hearing on the 1st Amended Plan ("Plan") has been scheduled for the Debtor(s) at the following date, time, and location:

Date: May 25, 2018 Time: 10:00 a.m.

Location: U.S. Courthouse and Federal Building, 240 West Third Street
Williamsport, PA 17701 (3rd Floor, Courtroom 3)

The deadline for filing objections to confirmation of the Plan is: May 18, 2018.

For cases before the Hon. Robert N. Opel, II and Hon. John J. Thomas (indicated in the Case No. with the initials "JJT" or "RNO" respectively):

Any objections to confirmation of the Plan will be heard at the above-scheduled confirmation hearing. Counsel should be prepared to proceed on any unresolved objections to the Plan at this time.

For cases before the Hon. Henry W. Van Eck (indicated in the Case No. with the initials "HWV"):

Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.

A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Date: 3-20-18

Filed by:

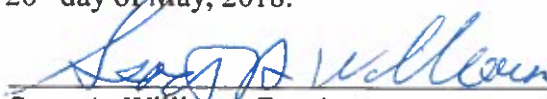
Scott A. Miller

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

KEVIN S JONES, :
LINDA L. JONES, :
: CASE NO. 4:17-BK-03221
JOINT DEBTORS :

CERTIFICATE OF SERVICE

I, SCOTT A. WILLIAMS, Esquire, attorney for the above debtors, hereby certify that I have served the entities and individuals listed on the attached Schedule A via U.S. Mail, Postage Prepaid, with the First Amended Plan in the above matter and the Notice setting forth the date of May 25, 2018 in Williamsport, Pennsylvania at 10:00 a.m. as the time and place for hearing and also setting forth the deadline of May 18, 2018 as the deadline for filing objections to confirmation of said plan this 20th day of May, 2018, and further, that I have served the individuals listed on Exhibit B electronically with said Plan and Notice this 20th day of May, 2018.



Scott A. Williams, Esquire

I.D. #07576

57 East Fourth Street, PO Box 3

Williamsport, PA 17703

(570) 323-8568

Label Matrix for local noticing
0314-4
Case 4:17-bk-03221-JJT
Middle District of Pennsylvania
Williamsport
Tue Mar 20 10:58:06 EDT 2018

Bank of America
4909 Savarese Cir
Tampa, FL 33634-2413

Bayview Loan Servicing LLC
PO Box 650091
Dallas, TX 75265-0091

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

City of Philadelphia
Department of Revenue
Water Revenue Bureau
PO Box 41496
Philadelphia, PA 19101-1496

Credit One Bank
PO Box 98872
Las Vegas, NV 89193-8872

Discover Bank
Discover Products Inc.
PO Box 3025
New Albany, OH 43054-3025

Ditech Financial LLC fka Green Tree Servicing
P.O. Box 6154
Rapid City, South Dakota 57709-6154

Alexandra Teresa Garcia
McCabe, Weisberg & Conway, P.C.
123 South Broad Street
Suite 1400
Philadelphia, PA 19109-1060

JP Morgan Chase
PO Box 24696
Columbus, OH 43224-0696

BB&T
204 Hepburn Street
Williamsport, PA 17701-6515

Bank of America
9385 N. 56th Street
Tampa, FL 33617-5505

Jerome B Blank
Phelan Hallinan & Schmieg LLP
One Penn Center
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814

Chase Card
PO Box 15298
Wilmington, DE 19850-5298

Comenity Bank/Lane Bryant
PO Box 182789
Columbus, OH 43218-2789

DSNB/Macys
PO Box 8218
Mason, OH 45040-8218

Discover Card
PO Box 742655
Cincinnati, OH 45274-2655

(p)US BANK
PO BOX 5229
CINCINNATI OH 45201-5229

HSBC Value City
4500 S. Damen Ave.
Chicago, IL 60609-3013

Kevin S. Jones
1055 Memorial Avenue
Williamsport, PA 17701-4668

(p)BB AND T
PO BOX 1847
WILSON NC 27894-1847

Bayview Loan Servicing
4425 Ponce De Leon Boulevard 5th Floor
Coral Gables, FL 33146-1837

Capital One Bank USA NA
PO Box 30281
Salt Lake City, UT 84130-0281

Citicorp Trust Bank
PO Box 6243
Sioux Falls, SD 57117-6243

Comenity Capital Bank/GAME STOP
PO Box 182120
Columbus, OH 43218-2120

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036-8625

Ditech
PO Box 94710
Palatine, IL 60094-4710

Fashion Bug
1103 Allen Dr.
Milford, OH 45150-8763

Mario John Hanyon
Phelan Hallinan & Schmieg
1617 JFK BLVD
Suite 1400
Philadelphia, PA 19103-1814

Linda L. Jones
1055 Memorial Avenue
Williamsport, PA 17701-4668

EXHIBIT A

Kay Jewelers
375 Ghent Road
Fairlawn, OH 44333-4600

Keybank NA
4910 Tiedeman Road
Cleveland, OH 44144-2338

Kohl's Department Store
PO Box 2983
Milwaukee, WI 53201-2983

LVNV Funding, LLC its successors and assigns
assignee of LendingClub Corporation &
LC Trust I
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lending Club Corp
71 Stevenson Street, Suite 300
San Francisco, CA 94105-2985

Lowe's Synchrony Bank
PO Box 530914
Atlanta, GA 30353-0914

Jill Manuel-Coughlin
Powers, Kirn & Associates, LLC
Eight Neshaminy Interplex
Suite 215
Trevose, PA 19053-6980

Marcus Goldman Sachs
PO Box 45400
Salt Lake City, UT 84145-0400

Metropolitan Life Insurance Company c/o
Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd; 4th floor
Coral Gables, FL, 33146-1837

Midland Credit Management Inc.
2635 Northside Drive, Suite 300
San Diego, CA 92108-2709

Midland Funding LLC.
2635 Northside Drive, Suite 300
San Diego, CA 92108-2709

National Recovery Agency
2491 Paxton Street
Harrisburg, PA 17111-1036

PNC Bank
PO Box 3180
Pittsburgh, PA 15230-3180

PNC Bank Mortgage Service
PO Box 8703
Dayton, OH 45401-8703

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

PSECU
PO Box 67013
Harrisburg, PA 17106-7013

PYOD, LLC its successors and assigns as assi
of FNBM, LLC
Resurgent Capital Services
PO Box 19008
Greenville, SC 29602-9008

Pennsylvania State Employees Credit Union
PO Box 67013
Harrisburg, PA 17106-7013

Professional Placement Services LLC
PO Box 612
Milwaukee, WI 53201-0612

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

SYNCB/AMEX
PO Box 965005
Orlando, FL 32896-5005

SYNCB/Dick's Sporting Goods
PO Box 956005
Orlando, FL 32896-5005

SYNCB/Home Design HVAC
PO Box 965036
Orlando, FL 32896-5036

SYNCB/JC Penney's
PO Box 960090
Orlando, FL 32896-0090

SYNCB/Old Navy
PO Box 965005
Orlando, FL 32896-5005

SYNCB/QVC
PO Box 965005
Orlando, FL 32896-5005

SYNCB/Sams
PO Box 965005
Orlando, FL 32896-5005

SYNCB/TJX CO. PLCC
PO Box 905015
Orlando, FL 32896-5005

SYNCB/WALMART
PO Box 965024
Orlando, FL 32896-5024

Sam's Club/GECRB
PO Box 530942
Atlanta, GA 30353-0942

Santander Bank
450 Penn Street
Reading, PA 19602-1011

Santander Bank, N.A.
601 Penn St.
MC: 10-6438-FB7
Reading, PA 19601-3563

Sears Charge Plus
PO Box 6275
Sioux Falls, SD 57117-6275

Sears Mastercard
PO Box 6275
Sioux Falls, SD 57117-6275

(c)SERVICE FIRST FEDERAL CREDIT UNION
1985 MONTGOMERY BLVD
DANVILLE PA 17821-8160

Spirit of America National Bank
1103 Allen Drive
Milford, OH 45150-8763

Sunoco Citibank CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

Susquehanna Bancshares
PO Box 1847
Wilson, NC 27894-1847

Ann E. Swartz
McCabe, Weisberg & Conway, P.C.
123 South Broad Street
Suite 2080
Philadelphia, PA 19109-1031

THE BANK OF NEW YORK MELLON FKA THE BANK***
Bank of America
PO BOX 31785
Tampa, FL 33631-3785

Trident Asset Management
PO Box 888424
Alpharetta, GA 30356-0424

U.S. Bank NA dba Elan Financial Services
Bankruptcy Department
PO Box 108
St. Louis MO 63166-0108

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101-1722

Verizon
by American InfoSource LP as agent
PO Box 248838
Oklahoma City, OK 73124-8838

WEBBANK/FINGERHUT
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

James Warmbrodt
701 Market Street Suite 5000
Philadelphia, PA 19106-1541

Wells Fargo Bank, NA
Default Document Processing
N9286-01Y
1000 Blue Gentian Road
Eagan MN 55121-7700

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306-0335

Scott A. Williams
57 East Fourth Street
PO Box 3
Williamsport, PA 17703-0003

PRA Receivables Management LLC
PO Box 41021
Norfolk, VA 23541

Jerome B Blank on behalf of Creditor DITECH FINANCIAL LLC
pamb@fedphe.com

Jerome B Blank on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York, Et.Al
pamb@fedphe.com

1

Charles J DeHart, III (Trustee)
dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC
ecfmail@mwc-law.com

Mario John Hanyon on behalf of Creditor DITECH FINANCIAL LLC
pamb@fedphe.com

Jill Manuel-Coughlin on behalf of Creditor Bayview Loan Servicing, LLC
jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC
ASwartz@mwc-law.com, ecfmail@mwc-law.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com

EXHIBIT B